

From: Curley, Bryan
Sent: Monday, October 05, 2009 3:40 PM
To: Oatman, James E.
Cc: Shea, David A.
Subject: Raj's instruction to raise the caps.
Jim,

Which of these do we want to factor into the rate action?

- 1) Recalculate all caps and raising the maximum rate increase from 39% to 49%? (perhaps we can use 49% up to \$100 and a marginal rate of 29% from 100 to 200 so that the cap at 200 is 39% and we're capped at 39% thereafter.)
- 2) Raise the maximum average by plan from 27.45% to 35%?
- 3) Going $\frac{1}{2}$ the way on the area changes instead of $\frac{1}{3}$?

[REDACTED] Which way do you want to go for next week?

Thanks,
Bryan

Bryan Curley
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